

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF PENNSYLVANIA

VICTORIA REI-RISTOW,

Plaintiff,

v.

Civil Action No.: 2:12-cv-02231-RB

NCO FINANCIAL SYSTEMS, INC.

Defendant.

DATE: July 2, 2012

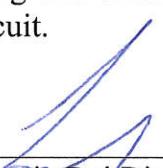
TO: Victoria Rei Ristow, (hereinafter "Plaintiff"), by and through Plaintiff's attorney, Craig Thor Kimmel, Kimmel & Silverman, P.C., 30 E. Butler Pike, Ambler, PA 19002.

Pursuant to Fed. R. Civ. P. 68, Defendant, NCO Financial Systems, Inc., (hereinafter "NCO") hereby offers to allow judgment to be taken against it in favor of Plaintiff, as follows:

1. Judgment shall be entered against NCO for damages in the total amount of Seven Hundred Fifty and No/100 Dollars (\$750) for damages incurred by Plaintiff as a result of NCO's alleged violations of the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692, *et seq.*;
2. In addition, the Judgment entered shall include an additional amount for Plaintiff's reasonable costs and attorney's fees accrued through the date of service of this Offer of Judgment either: 1) as agreed to by counsel for the parties; or 2) in the event counsel cannot agree, as determined by the Court upon application by Plaintiff's counsel;
3. The Judgment entered in accordance with this Offer of Judgment is to be in total settlement of any and all claims by Plaintiff against NCO, said judgment shall have no effect whatsoever except in settlement of those

claims;

4. This Offer of Judgment is made solely for the purposes specified in Fed. R. Civ. P. 68, and is not to be construed either as an admission that NCO is liable in this action, or that Plaintiff has suffered any damage;
5. In accordance with Fed. R. Civ. P. 68, if this Offer of Judgment is not accepted by Plaintiff within 14 days after service of the Offer, the Offer shall be deemed withdrawn and evidence of this Offer will be inadmissible except in any proceeding to recover costs. If this Offer of Judgment is not accepted by Plaintiff and the judgment finally obtained by Plaintiff is not more favorable than this Offer, the Plaintiff must pay his costs incurred after making this Offer, as well as the costs of NCO as allowed by the law of this Circuit.

ACCEPTED: 
Victoria Rei Ristow -Plaintiff

DATE: 7-2-12

Dated: July 2 2012

Respectfully submitted

/s/ Ross S. Enders
Ross S. Enders, Esq. (89840)
SESSIONS, FISHMAN, NATHAN & ISRAEL, L.L.C.
200 Route 31 North, Suite 203
Flemington, NJ 08822
Phone: (908) 751-5941
Fax: (908) 751-5944
renders@sessions-law.biz
Attorney for Defendants
NCO Financial Systems, Inc.

CERTIFICATE OF SERVICE

I hereby certify that on this 2nd day of July 2012 a copy of the foregoing **Offer of Judgment** was sent via electronic and regular mail to counsel for plaintiff at the below address:

Craig Thor Kimmel, Esq.
Kimmel & Silverman, P.C.
30 E. Butler Pike
Ambler, PA 19002
Tel: (215) 540-8888
Fax: (877) 788-2864
Email: kimmel@creditlaw.com
Attorney for Plaintiff
Victoria Rei Ristow

By: /s/ Ross S. Enders
Ross S. Enders, Esq.
Attorney for Defendant
NCO Financial Systems, Inc.